

**Information to identify the case:**

Debtor 1	<u>Miguel A Morales</u>	Social Security number or ITIN	xxx-xx-3132
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Rose B Morales</u>	Social Security number or ITIN	xxx-xx-5602
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-14478-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Miguel A Morales

Rose B Morales  
aka Rose B. Brion

8/27/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Miguel A Morales  
Rose B Morales  
Debtors

Case No. 21-14478-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 27, 2021

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Miguel A Morales, Rose B Morales, 265 Silzer Street, Perth Amboy, NJ 08861-3810
cr	+ ARCPH HOLDING LLC, 1900 SUNSET HARBOUR DR., THE ANNEX, 2ND FLOOR, MIAMI BEACH, FL 33139-1400
519225345	+ Bureaus Investment Group Portfolio 15, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519225347	+ Caliber Home Loans, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2054
519225385	+ ERC, P.O. Box 1259, Dept. 98696, Oaks, PA 19456-1259
519225381	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226
519225383	+ Equiant/Thousand Trails, Pob 26, Gautier, MS 39553-0026
519225390	+ J. Scott Watson, PC, 24 Regency Plaza, Glen Mills, PA 19342-1001
519225397	+ Member HSBC Group/Beneficial, Po Box 3425, Buffalo, NY 14240-3425
519225396	+ Member HSBC Group/Beneficial, Attn: CML Customer Resolution Department, 1421 West Shore Drive, Suite 100, Arlington Heights, IL 60004-7818
519225403	+ Ocwen Loan Servicing, LLC, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
519225402	+ Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
519225413	+ PHH Mortgage Services, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
519225412	+ PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
519225414	+ Pioneer Credit Recovery, P.O. Box 500, Horseheads, NY 14845-0500
519225415	+ Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519225418	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519225420	+ Rutgers, The State University, 65 Davidson Road, Student Accounting Services, Piscataway, NJ 08854-5602
519225422	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519225421	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519225424	+ The Intersectfund, 109 Church St, New Brunswick, NJ 08901-4012

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Aug 28 2021 00:28:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 27 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 27 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519225343	+ EDI: TSYS2.COM	Aug 28 2021 00:28:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519225344	+ EDI: TSYS2.COM	Aug 28 2021 00:28:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519225357	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2021 20:46:19	CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
519225356	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2021 20:46:19	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY

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			11804-9001
519225346	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Aug 27 2021 20:30:00	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
519225348	+ Email/Text: cms-bk@cms-collect.com	Aug 27 2021 20:30:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
519225349	+ EDI: CAPITALONE.COM	Aug 28 2021 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225351	+ EDI: CAPITALONE.COM	Aug 28 2021 00:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519225353	+ EDI: CAPITALONE.COM	Aug 28 2021 00:28:00	Capital One, N.A., 1680 Capital One Drive, Mc Lean, VA 22102-3407
519225355	+ EDI: CAPITALONE.COM	Aug 28 2021 00:28:00	Capital One/boscovs, Po Box 31293, Salt Lake City, UT 84131-0293
519225354	+ EDI: CAPITALONE.COM	Aug 28 2021 00:28:00	Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225359	+ EDI: CITICORP.COM	Aug 28 2021 00:28:00	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
519225358	+ EDI: CITICORP.COM	Aug 28 2021 00:28:00	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
519225360	EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519225361	+ EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenity Capital/Davids Bridal, Po Box 182120, Columbus, OH 43218-2120
519225363	+ EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120
519225362	EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenity Capital/Gamestop, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519225364	+ EDI: CCS.COM	Aug 28 2021 00:28:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
519225365	+ Email/Text: clientservices@credit-control.com	Aug 27 2021 20:30:00	Credit Control, LLC, 5757 Phantom Dr., Suite 330, Hazelwood, MO 63042-2429
519225366	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 27 2021 20:46:20	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519225368	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 27 2021 20:46:22	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
519225370	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 27 2021 20:46:22	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
519225371	+ EDI: ECMC.COM	Aug 28 2021 00:28:00	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225375	EDI: ECMC.COM	Aug 28 2021 00:28:00	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225379	+ Email/Text: bknotice@ercbpo.com	Aug 27 2021 20:30:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
519225380	+ Email/Text: bknotice@ercbpo.com	Aug 27 2021 20:30:00	Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
519225386	+ EDI: BLUESTEM	Aug 28 2021 00:28:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519225387	+ EDI: BLUESTEM	Aug 28 2021 00:28:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519225388	EDI: HFC.COM		

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		Aug 28 2021 00:28:00	HFC, P.O. Box 9618, Virginia Beach, VA 23450-9618
519225389	EDI: IRS.COM		
		Aug 28 2021 00:28:00	Internal Revenue Service, P.O. Box 145595, Cincinnati, OH 45250
519225391	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 27 2021 20:30:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519225392	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 27 2021 20:30:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519225395	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 27 2021 20:46:58	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519225393	+ EDI: LENDNGCLUB		
		Aug 28 2021 00:28:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519225394	+ EDI: LENDNGCLUB		
		Aug 28 2021 00:28:00	LendingClub, 595 Market St, San Francisco, CA 94105-2807
519225398	+ EDI: NAVIENTFKASMSERV.COM		
		Aug 28 2021 00:28:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519225400	+ EDI: NAVIENTFKASMSERV.COM		
		Aug 28 2021 00:28:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519225404	+ EDI: AGFINANCE.COM		
		Aug 28 2021 00:28:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225408	+ EDI: AGFINANCE.COM		
		Aug 28 2021 00:28:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225416	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 27 2021 20:46:44	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519225423	EDI: AISSPRINT		
		Aug 28 2021 00:28:00	Sprint, PO Box 660092, Dallas, TX 75266
519225426	+ EDI: VERIZONCOMB.COM		
		Aug 28 2021 00:28:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
519225427	+ EDI: VERIZONCOMB.COM		
		Aug 28 2021 00:28:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
519225429	EDI: WFFC.COM		
		Aug 28 2021 00:28:00	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
519225428	+ EDI: WFFC.COM		
		Aug 28 2021 00:28:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519225430	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Aug 27 2021 20:30:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
519225431	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Aug 27 2021 20:30:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847
TOTAL: 50			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519225342		ARCPE Holding/BSI
519225350	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225352	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519225367	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519225369	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
519225372	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225373	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800

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519225374	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225376	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225377	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225378	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225384	*+	Equiant/Thousand Trails, Pob 26, Gautier, MS 39553-0026
519225382	*	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226
519225399	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519225401	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519225405	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225406	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225407	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225409	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225410	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225411	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225417	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519225419	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519225425	*+	The Intersectfund, 109 Church St, New Brunswick, NJ 08901-4012

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS2 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Joint Debtor Rose B Morales ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Justin M Gillman	on behalf of Debtor Miguel A Morales ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Ross Eisenberg	on behalf of Creditor ARCPE HOLDING LLC ross.eisenberg18@gmail.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6